/life/

NETFACT: **65%** *of Americans believe that online criminals are less likely to be caught than criminals in the real world.*
INFORMATION TECHNOLOGY ASSOCIATION OF AMERICA

Talkin' 'bout their generation

BY KEVIN SAVETZ

If you're a member of Generation Y—meaning that, roughly, you were born after 1976—you undoubtedly know the power of the Internet. More than 70 percent of U.S. teens are on the Net regularly, according to a recent study by research firm Grunwald Associates.

One of the Net's main draws is that it enables teens to get the word out—on bands, TV shows, movies, whatever—fast. Many sites are capitalizing on this need for teen talk.

Bolt has generated more than 3 million registered users worldwide; it offers nearly 40,000 online "clubs" for discussion of everything from activism to dating. The emphasis is on exchange and self-expression.

Recently launched Katrillion has articles about music, television, movies and celebrities, but it made sure to place its interactive community—Notes, Boards, Cards, Chat and Email—at the top of its homepage.

The candid discussions on sites like these are what appeal to teens, says Mark Ivey, co-manager of the PC Parents program at Intel.

"At a time when many kids are desperate to be heard, these sites are offering a platform for communication," he says. "Kids eat it up."

/click here/

Bolt
www.bolt.com

Katrillion
www.katrillion.com

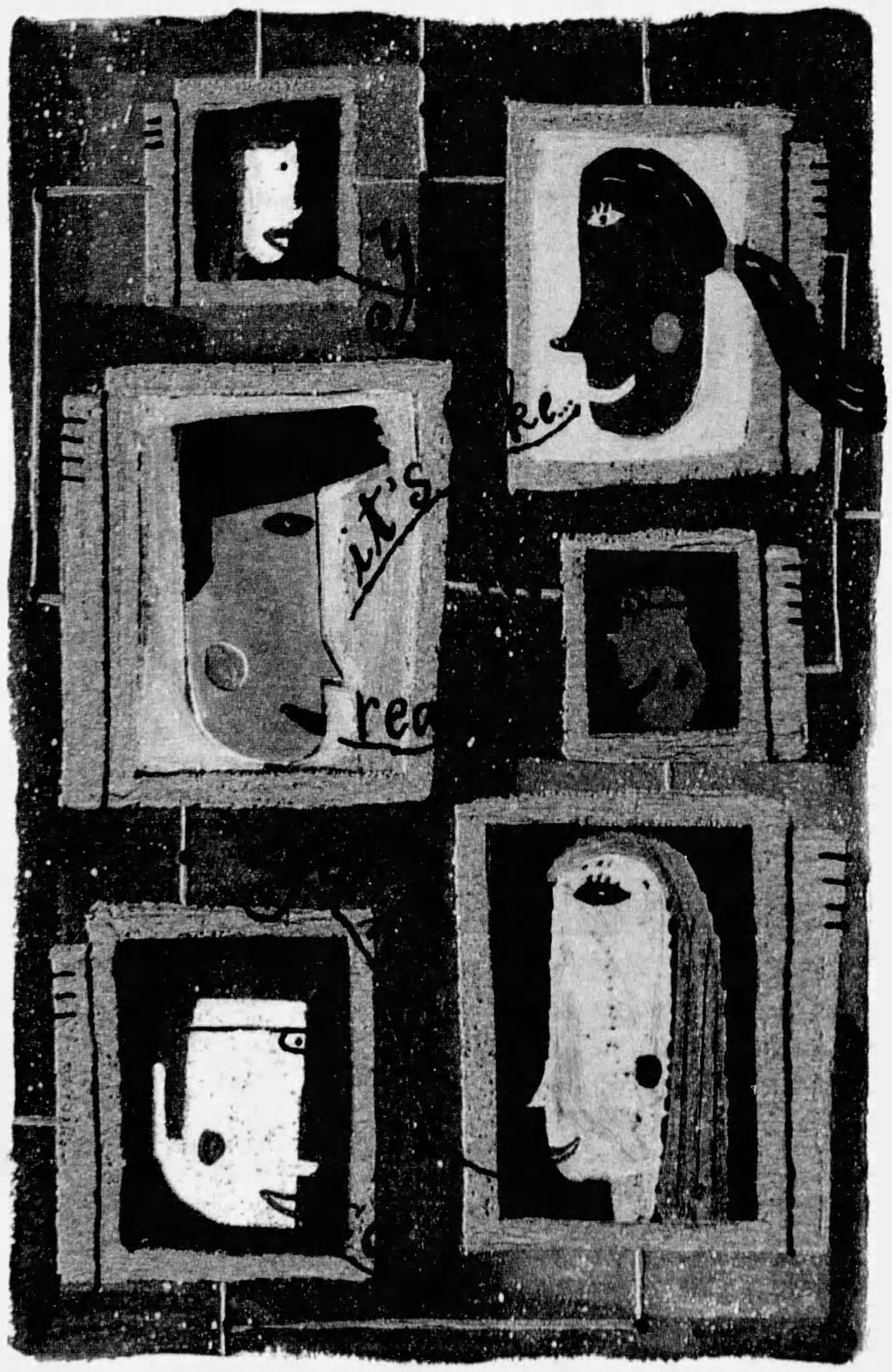
gURL
www.gurl.com

Teen.com
www.teen.com

Upoc
www.upoc.com

gURL, a site for teenage girls, serves up chat rooms and pen pals, advice, poetry, surveys and member homepages. At Teen.com, kids can post their problems and innermost thoughts in online journals.

And for the wireless crowd, the new site Upoc offers tools, news and text messaging services geared specifically toward Gen Y mobile phone users.



/money/

Invest time at Kafe

Millions of us contribute a portion of each paycheck to 401(k) plans without thinking much about it. But the way you invest these company-sponsored retirement accounts can make a huge difference in how you'll spend your post-employment years. Hanging out at 401Kafe can help. For starters, the online tutorials explain how 401(k) plans work. You'll also find timely tips on how to ride out bear markets, a message board and a calendar of important personal finance dates. There's even a calculator to see if you're putting enough away to retire comfortably.

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401Kafe
www.401kafe.com

/family/

Find senior housing

A stressful time for any family is when a family member needs senior housing. At Senior Housing Net (www.seniorhousing.net), **you can educate yourself about options and search a directory of 30,000 senior housing communities in the United States. The site explains arrangements such as assisted living, independent living and nursing homes. You'll also find virtual tours, a glossary of terms, information on payment options and a checklist of what to look for in a senior community or nursing facility. A similar resource is CareView** (www.careview.com), **which was created to allow families to research nursing homes and assisted living facilities.**

ILLUSTRATION: LINDA HELTON